

PROFESSIONAL DEVELOPMENT SCHEDULE

DATE	SEMINAR	CREDITS	LOCATION	FACILITY
JANUARY	18 Personal Lines Annual Checkup	6	Lexington	Fairfield Inn
	19 Personal Lines Annual Checkup	6	Louisville	Hampton Inn
FEBRUARY	15 Commercial Lines Annual Checkup	6	Lexington	Fairfield Inn
	16 Commercial Lines Annual Checkup	6	Louisville	Hampton Inn
MARCH	7 Untangling the Web of Cyber Risk Insurance	6	Louisville	Hampton Inn
	8 Untangling the Web of Cyber Risk Insurance	6	Lexington	Fairfield Inn
APRIL	17 Ethics - Rules of the Game	3	Louisville	Hampton Inn
	Personal Lines Hot Topics	3	Louisville	Hampton Inn
	24 Ethics - Rules of the Game	3	Lexington	Fairfield Inn
	Personal Lines Hot Topics	3	Lexington	Fairfield Inn
MAY	22 Personal Lines Challenges & Solutions	6	Louisville	Hampton Inn
	23 Personal Lines Challenges & Solutions	6	Lexington	Fairfield Inn
JUNE	26 Commercial Liability Issues	3	Lexington	Fairfield Inn
	Business Auto Issues	3	Lexington	Fairfield Inn
	27 Commercial Liability Issues	3	Louisville	Hampton Inn
	Business Auto Issues	3	Louisville	Hampton Inn

COURSE DESCRIPTIONS

JANUARY - JUNE 2012

Personal Lines Annual Checkup

9 am - 4 pm

Kentucky and Indiana CE: 6 hrs.

Uses a coverage issues approach to communicate that writing insurance to provide protection for personal auto and homeowners exposures should be an ongoing and systematic process. Review the principles of risk evaluation and analysis of policy provisions in relation to real-life loss scenarios. Understand the primary source of claims and the coverages available to provide the protection your insureds need. Discuss tools available to identify and evaluate client loss exposures when writing and renewing a personal lines account, such as checklists and renewal questionnaires.

Commercial Lines Annual Checkup

9 am - 4 pm

Kentucky and Indiana CE: 6 hrs.

Keep up to date on the latest commercial property and liability issues. Examine significant loss exposures and recent coverage revisions that affect your clients. Evaluate the protection provided in the latest commercial lines policies and optional endorsements including Business Auto, Businessowners, CGL, Property, and Business Income. Learn the importance of having a systematic risk management process to identify client coverage needs when writing and renewing a commercial account.

Untangling the Web of Cyber Risk Insurance

9 am - 4 pm

Kentucky and Indiana CE: 6 hrs.

Use of the Internet creates loss exposures that affect every business. Standard commercial policies do not provide the coverage clients need. Participants will understand the exposures and the coverages available to insure Internet-based direct and indirect property, employee and non-employee cyber crime, and cyber-related liability risks. The program takes a systematic approach to Cyber Risk identification and applies possible solutions to real-life examples based on a variety of commercial clients and main street businesses with which agents work. Cyber Risk Insurance, including Internet liability, network protection, and e-commerce policies, will be examined.



4004 Briar Ridge Road, LaGrange, Kentucky 40031-9636

Telephone: (502) 241-8619 / Fax: (502) 618-0101

Website: www.ProfessionalTrainingAssociates.com

*Discover The
Difference!*

Ethics - Rules of the Game

9 am - 12 pm

Kentucky and Indiana CE: 3 hrs.

This seminar will communicate that ethical behavior for an insurance agent is required when dealing with clients and insurance carriers. Examine what you can and cannot do when acting as a licensed agent and what activities require a consultant or adjuster license. Review activities that could be considered rebating or unfair discrimination. Various agency procedures, including the application process, binders, certificates of insurance, renewals, cancellations and claims will be examined.

Personal Lines Hot Topics

1 pm - 4 pm

Kentucky and Indiana CE: 3 hrs.

This seminar examines personal lines issues that frequently confront, confound, and puzzle even the most seasoned insurance professional. Participants will gain insight into not only what the policy says, but more importantly what that wording *really* means. Learn the real story behind various *Hot Topics* so that you and your clients don't get burned.

Personal Lines Challenges & Solutions

9 am - 4 pm

Kentucky and Indiana CE: 6 hrs.

This seminar deals with coverage issues that frequently cause confusion and disagreement during the sales and underwriting process and at the time of a claim. Addresses "real life" insurance dilemmas that your clients face, and challenges they pose in helping them evaluate possible coverage solutions. The principles of risk evaluation and analysis of policy provisions will be reviewed. Learn to separate fact from fiction when analyzing Personal Auto and Homeowners policies.

Commercial Lines Double Feature:

Commercial Liability Issues

9 am - 12 pm

Kentucky and Indiana CE: 3 hrs.

Who is insured under the CGL? Possibly those you want to be aren't and those you don't want to be are. Additional Insured Issues - Everyone wants to be covered under your insured's policies. Learn what coverage is provided and coverage problems that may result for your client and evaluate certificates of insurance. Insureds build things and destroy things. Examine the extent of coverage provided for damage to your client's products and work.

Business Auto Issues

1 pm - 4 pm

Kentucky and Indiana CE: 3 hrs.



Analyze the Business Auto Coverage Form (BAC) and learn the latest revisions and major endorsements found in the 2010 edition policy and endorsements. Examine the difference between using symbol 1 (any auto) and using symbols 2, 8, and 9 for liability coverage. Learn what gaps can result when using symbol 7. Discover how the description of "who is an insured" is used to include and exclude coverage under the BAC. Learn how to avoid potential coverage disasters.

Kentucky Agents

Verify your CE credit hours on the Kentucky Department of Insurance's web site at <http://insurance.ky.gov/>

Indiana Agents

Verify your CE credit hours on Sircon's web site at <http://www.sircon.com/index.html>

	<p>SEMINAR LOCATIONS</p>	
<p>Louisville Hampton Inn & Suites 1451 Alliant Avenue I-64, Exit 17 (next to Sam's Club)</p>	<p>Lexington Fairfield Inn & Suites - Lexington North 2100 Hackney Place I-64/75, Exit 115 - Newtown Pike North (next to Cracker Barrel)</p>	

2012 REGISTRATION FORM

▶ Please make a copy for your records. Photocopy for each additional attendee.

Attendee Information: **Agent CE Required:** Kentucky Indiana

Full Name: _____ Agent License #: _____

Agency Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ E-mail: _____

REGISTRATION FEES		
3 Hour Seminar	Two 3 Hour Seminars (Same Day)	6 Hour Seminar
\$45	\$75	\$75

Please register me for the following seminar(s)

DATE	SEMINAR TITLE	LOCATION	FEE
Total Payment		\$	

Payment Options: Enclosed is my check payable to: Professional Training Associates, Inc.
 Please charge my: MasterCard Visa

Credit Card #: _____ Exp. Date: _____ Security Code: _____

Name on Card: _____ Signature: _____

Billing Address of Cardholder: _____



In accordance with Title III of the Americans with Disabilities Act, we invite all registrants to advise us of any disability and any requests for accommodation to that disability. Your request should be submitted as far as possible in advance of the program you wish to attend.

Cancellation/Refund Policy: A written request for a one-time transfer of the full registration fee to another scheduled program or a refund less a \$20.00 cancellation fee must be made prior to the end of the seminar for which the individual was registered. A transfer or refund will not be given after the seminar. Substitutions are welcome.

Attendee Signature: _____ Date: _____ Seminar Official: *Shirley Wilts*



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